

# KOZENY & McCUBBIN, L.C. LLC

ATTORNEYS AT LAW

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April 22, 2019

VIA ELECTRONIC FILING

Honorable Elizabeth S. Stong  
United States Bankruptcy Court, EDNY  
Conrad B Duberstein Courthouse  
271-C Cadman Plaza East – Suite 1595  
Brooklyn, NY 11201

**Re: Evelyn Charles**  
**Creditor: Specialized Loan Servicing, LLC as servicer for HSBC Bank USA,**  
**National Association as Trustee for Deutsche Alt-B Securities, Mortgage Loan**  
**Trust, Series 2006-AB4**  
**Chapter: 13**  
**Case: 1-18-43885-ess**

Dear Judge Stong,

Our office represents Specialized Loan Servicing, LLC as servicer for HSBC Bank USA, National Association as Trustee for Deutsche Alt-B Securities, Mortgage Loan Trust, Series 2006-AB4, a secured creditor of the above referenced Debtor.

Our client provide the attached Loss Mit Decision letter dated January 11,2019 to the Debtor. Debtor was denied for a loan modification but approved for Short Sale or Deed in Lieu. Debtor's Attorney advised the attached Appeal was sent to our client on February 20, 2019. Our client advised they never received the Appeal. Appeal was resubmitted to our client on April 16, 2019. Specialized Loan Servicing is currently reviewing the documents provided and has not yet rendered a decision.

Please contact the undersigned at [nybk@km-law.com](mailto:nybk@km-law.com) should this court have any questions.

Very truly yours,  
Kozeny & McCubbin, L.C. LLC

/s/ Wesley T. Kozeny  
Wesley T. Kozeny, Esq.

Cc:  
Anthony M Vassallo (via ECF)  
Marianne DeRosa (via ECF)